



SUMMER 2023

# Tobacco Valley Teachers FEDERAL CREDIT UNION

[www.tvtfcu.org](http://www.tvtfcu.org)

A quarterly newsletter for our members.

## Our Mission Statement

Tobacco Valley Teachers  
Federal Credit Union  
is a member-owned financial  
institution committed to providing  
products and services to meet  
each member's financial needs.  
We pledge to deliver personalized,  
competitive and high-quality service.

## CUMoney Prepaid Reloadable Visa Cards

*Perfect for vacations,  
kids spending money  
(age 16 and older),  
online shopping and more!*



You can purchase a  
CUMoney card at the credit  
union for \$5.95. It can be  
loaded from \$100 to \$5,000.  
After initial purchase, it can  
be reloaded for a \$2.00 fee,  
per reload. Minimum reload  
amount is \$100.

**Stop by and get yours today!**

## Are the kids off to college soon?

Get them ready with a  
**myLife Checking Account**

- FREE Mobile App, Online Virtual Branch, Debit Card and more
- Fee-Free ATM Network Access
- No Monthly Service Fee
- .25% discount on a First Time Car Loan\*
- .25% discount on a First Time Personal Loan\*
- and more!

\*For details visit [www.tvtfcu.org](http://www.tvtfcu.org)

# What are you dreaming about this summer?



## Let us help make it come true!

## APPLY FOR OUR SUMMER LOAN SPECIAL!

*Use the funds for vacations, a pool,  
home improvements, and more!*

RATE AS LOW AS	RATE AS LOW AS	RATE AS LOW AS	RATE AS LOW AS	RATE AS LOW AS
<b>6.75%*</b>	<b>7.25%*</b>	<b>7.75%*</b>	<b>8.25%*</b>	<b>9.75%*</b>
APR	APR	APR	APR	APR
12 Months	24 Months	36 Months	48 Months	49 - 84 Months

## Plus You Can Defer Your 1st Payment to Sept. 30, 2023 On Any Consumer Loan!\*\*

*We offer easy online signing of loan documents!*

## APPLY NOW at [WWW.TVTFCU.ORG](http://WWW.TVTFCU.ORG)

\*Our Summer Loan Special is valid from June 1 - August 31, 2023. APR = Annual Percentage Rate. Payment example: a \$5,000 loan at 7.75% apr for 36 months would be \$163.91 per month including credit disability insurance for the primary borrower only. Rate may vary depending on various lending factors. \*\*You have the option to defer your first payment to September 30, 2023. Interest will continue to accrue on the loan.

## HOLIDAY CLOSINGS

Independence Day  
Tuesday, July 4

Labor Day Weekend  
Saturday, September 2 and  
Monday, September 4

## SCHOOL STAFF

### SUMMER PAY CLUB INFO

Remaining disbursements are:

**July 11, July 25,  
August 8 and August 22.**

Remember to let us know your summer address and phone number in case we need to contact you.

### APPLY FOR OUR TEACHER GRANT BY OCT. 1

We are pleased to offer two grant awards, of up to \$500 each, to educators who are members employed at a school in TVTFCU's field of membership. The funds can be used for the implementation of a new or improved program or project which can include equipment, supplies, materials and training.

Members can pick up an application packet at the credit union or it can be downloaded from our website at [www.tvtfcu.org](http://www.tvtfcu.org).

### Tobacco Valley Teachers Federal Credit Union

182 South Road, Enfield, CT 06082

[www.tvtfcu.org](http://www.tvtfcu.org)

860-253-4780  
800-749-8305 (Toll Free)  
860-253-4785 (Fax)  
[msr@tvtfcu.org](mailto:msr@tvtfcu.org) (Email)

Mobile Banking App available on  
the App Store & Google Play

CARLA (24 Hour Audio Response)

860-253-6884  
888-448-6670

Routing # 211176969



## Going on Vacation?

### Read this helpful info:

**Download the FREE CardNav App** which allows you to turn your debit card off and on. This can help stop fraud. Plus it has more great features.

**Access thousands of FEE-FREE CO-OP ATMs nationwide.** Text a zip code to 91989 to find the closest CO-OP ATM locations. You will receive a text back within seconds telling you the nearest location. (Standard data/SMS fees may apply from your mobile phone carrier.)

**We recommend that you bring multiple forms of payment** such as a debit card, credit card, cash... You could also purchase a CU Money Prepaid Reloadable Visa Card from us as well.



### PLEASE NOTIFY US:

- if you will be traveling this summer so we can prevent your debit card and/or Visa Credit Card from being blocked.
- if you will have a different address and/or phone number in case we need to contact you.

## Get Ready For Back to School With Our Help!

### Classroom Cash Loan (for educators)

Educators: do you need help buying school supplies for your students? This may just be the right option to help with your spending needs.

**0% apr**

**Borrow up to \$1,000  
Up to 10 months for repayment  
\$25 Application Fee**

### Visa Credit Cards

Stop paying those high interest rates!

#### VISA PLATINUM

**9.99% apr\***

#### VISA CLASSIC

**11.88% apr\***

**NO ANNUAL FEE  
NO CASH ADVANCE FEE  
NO BALANCE TRANSFER FEE**

**For complete details and to apply visit [www.tvtfcu.org](http://www.tvtfcu.org).**

\*Annual Percentage Rate

## Watch Out For Job Posting Scams!

Scammers are taking ads from real employers, and posting them on websites like Indeed or LinkedIn. They seem to be real job offers with legitimate companies. Know that some of these job postings are offers to work from home as a personal assistant or customer service representative. Then, they'll ask you for information like your Social Security and your bank/credit union account number so they can (supposedly) deposit your salary. Sometimes, they say you got the job and send you a check to buy equipment that you have to cash (and send money to them). **Verify job openings before you apply.** Visit the official website for the organization or company you're applying for. Most include a "career opportunities" or "jobs" section. **See what others are saying.** Look up the name of the company along with words like "scam," "review," or "complaint." The results may include the experiences of others who have lost money. **Never deposit a check from someone you don't know.** An honest employer will never send you a check and then tell you to send them part of the money. That's a scam. SOURCE: Federal Trade Commission

**Educating  
Our Members**

